

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: CROW, MICHAEL DWAYNE	§	Case No. 05-76561
CROW, SANDRA KAY	§	
	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that MEGAN G. HEEG, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Court
Stanley J. Rozkowski U.S. Courthouse
327 S. Church Street
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30 on 03/04/2013 in Courtroom 3100, United States Courthouse, 327 S. Church Street
Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 01/23/2013

By: /s/MEGAN G. HEEG 
Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949
heeg@egblc.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: CROW, MICHAEL DWAYNE
CROW, SANDRA KAY

§ Case No. 05-76561

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 6,500.00
and approved disbursements of \$ 25.00
leaving a balance on hand of ¹ \$ 6,475.00

Balance on hand: \$ 6,475.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 6,475.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - MEGAN G. HEEG	1,358.59	0.00	1,358.59
Trustee, Expenses - MEGAN G. HEEG	26.70	0.00	26.70
Attorney for Trustee, Fees - Ehrmann Gehlbach Badger Lee & Considine, LLC	2,180.00	0.00	2,180.00
Attorney for Trustee, Expenses - Ehrmann Gehlbach Badger Lee & Considine, LLC	93.75	0.00	93.75

Total to be paid for chapter 7 administration expenses: \$ 3,659.04

Remaining balance: \$ 2,815.96

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,815.96

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,815.96

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 1,494.19 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	RRCA	805.51	0.00	805.51
2	Recovery Management Systems Corporation	470.28	0.00	470.28
3	Rock River Monument	218.40	0.00	218.40

Total to be paid for timely general unsecured claims: \$ 1,494.19

Remaining balance: \$ 1,321.77

Tardily filed claims of general (unsecured) creditors totaling \$ 357.38 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
4	Ganz, Inc.	357.38	0.00	357.38

Total to be paid for tardy general unsecured claims: \$ 357.38

Remaining balance: \$ 964.39

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 964.39

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 4.1% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$550.33. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$414.06.

Prepared By: /s/MEGAN G. HEEG

Trustee

MEGAN G. HEEG

P.O. Box 447
Dixon, IL 61021
(815) 288-4949
heeg@egblc.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 7 of 9
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Michael Dwayne Crow
 Sandra Kay Crow
 Debtors

Case No. 05-76561-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: lorsmith
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 25

Date Rcvd: Feb 06, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2013.

db/jdb #+Michael Dwayne Crow, Sandra Kay Crow, 9782 Hickory Hills Road, Rock Falls, IL 61071-9343
 10175503 +Ag Finance, Payment Process Center, P.O. Box 4182, Carol Stream, IL 60197-4182
 10175504 Avon Products, P.O. Box 6110, Westerville, OH. 43086-6110
 10175505 Citi Card, P.O. Box 688918, Des Moines, IA
 10175506 Citi Financial, P.O. Box 22060, Tempe, AZ 85285-2060
 10175507 +Fifth Third Bank, 2707 Sycamore Road, DeKalb, IL 60115-9206
 10175509 JC Penney, P.O. Box 960001, Orlando, FL 32869-0001
 10175510 +KSB Medical Group, P.O. Box 737, Dixon, IL 61021-0737
 10175511 Mashall Supply Services, Dixon, IL. 61021
 10175513 +Peabody's, Inc., 2900 - Polo Road, P.O. Box 443, Sterling, IL 61081-0443
 10175516 +RRCA, 312 Locust, Sterling, IL 61081-3539
 10175517 +RRCA, 312 Locust Street, Sterling, IL 61081-3539
 10175514 +Receivable Management Consultants, P.O. Box 220, Dixon, IL 61021-0220
 10175515 Rock River Monument, Sterling, IL 61081
 10175518 SBC Yellow Pages, RH Donnelly, 8519 Innovation Way, Chicago, IL. 60682-0085
 10175519 +State Beauty Supply, 1104 State Street, Bettendorf, IA 52722-4858
 10175520 +State Collections, P.O. Box 6250, Madison, WI 53716-0250
 10175522 +Sterling Rock Falls Clinic, 101 East Miller Road, Sterling, IL 61081-1294
 10175523 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, 305 4th Avenue, Sterling, IL 61081)
 10175524 UW Health, P.O. Box 3006, Milwaukee, WI 53201-3006
 10175525 +UW Physicians, P.O. Box 2978, Milwaukee, WI 53201-2978

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10175508 +E-mail/Text: carolb@ganz.com Feb 07 2013 02:25:22 Ganz, INC., 60 Industrial Parkway,
 Cheektowaga, NY 14227-2774
 10175512 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 07 2013 03:13:44
 NCO Financial Systems, INC., Department 300, 1804 Washington BLVD.,
 Baltimore, MD 21230-1700
 12390642 E-mail/PDF: rmscedi@recoverycorp.com Feb 07 2013 02:04:37
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 10634076 +E-mail/PDF: rmscedi@recoverycorp.com Feb 07 2013 02:02:09
 Recovery Management Systems Corporation, For GE Money Bank, dba JCPenney,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10175521* +State Collections, P.O.Box 6250, Madison, WI 53716-0250
 10175526 ##+Victory Beauty Systems, 242 Fencl Lane, Hillside, IL 60162-2002

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: lorsmith
Form ID: pdf006

Page 2 of 3
Total Noticed: 25

Date Rcvd: Feb 06, 2013

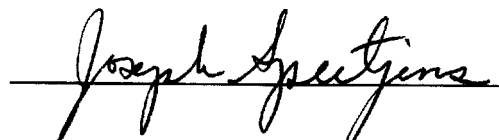
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0752-3

User: lorsmith
Form ID: pdf006

Page 3 of 3
Total Noticed: 25

Date Rcvd: Feb 06, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2013 at the address(es) listed below:

Anna Sacco-Miller on behalf of Debtor Michael Dwayne Crow saccomiller@hotmail.com
Anna Sacco-Miller on behalf of Joint Debtor Sandra Kay Crow saccomiller@hotmail.com
Jose G Moreno on behalf of Creditor Fifth Third Bank nd-one@il.cslegal.com
Megan G Heeg heeg@egblc.com, IL55@ecfcbis.com
Megan G Heeg on behalf of Trustee Megan G Heeg heeg@egblc.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 6